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March 12, 2010

*Bruce A. Markell*

Hon. Bruce A. Markell  
United States Bankruptcy Judge

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**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In Re:

Pedro L. Ramirez and Wendy Jo Ramirez

Debtors.

BK-S-06-12770-bam

MS Motion No.

Date:

Time:

Chapter 13

**ORDER RE ADEQUATE PROTECTION**

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing in the above-entitled Court, all appearances as noted on court record, and based upon all the papers and pleadings on file herein and good cause appearing therefor,

1 IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtors will cure the  
2 post-petition arrearages currently due as follows:

3 4 Monthly Payments(s) at \$2,226.06	\$8,904.24
(October 1, 2009 - January 1, 2010)	
4 Motion for Relief Filing Fee	\$150.00
5 Attorneys Fees	\$750.00
Accrued Late Fees	\$2,688.12
6 Less Suspense	-( \$ 779.79)
Total	\$11,712.57

7  
8 The total arrearage shall be paid in six monthly installments. Payments one  
9 through five (1-5) in the amount of \$1,952.10 shall be in addition to the regular monthly payment  
10 and shall be due on or before the 20th day of the month commencing with the February 20, 2010  
11 payment and continuing throughout and concluding on or before June 20, 2010. The sixth final  
12 payment in the amount of \$1,952.07 shall be paid on or before July 20, 2010.

13 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor  
14 shall give Debtors at least five business days' notice of the time, place and date of sale.

15 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtors shall resume  
16 and maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan,  
17 beginning with the February 1, 2010, payment, on Secured Creditor's Trust obligation,  
18 encumbering the subject Property, generally described as 317 Green Leaf Glen Street , Henderson,  
19 NV 89104, and legally described as follows:

20 Lot twenty four (24) in Block seven (7) of Highland Glen as shown by map thereof on file  
in Book 73 of Plats page 8 in the office of the county recorder of Clark county Nevada.

21 parcel ii

22 An Easement for ingress and egress over and across those certain common elements as described  
23 in the declaration of covenants conditions and restriction recorded may 26, 1996 in book 960528 as  
document NO. 01509 of official records.

24 IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtors fail to make  
25 any payments as stated in this Order, or fail to maintain the regular monthly payments on Secured  
26 Creditor's Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file  
and serve upon Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of  
Condition. For each such Declaration Re Breach of Condition filed, there shall be assessed an  
attorney fees of \$100.00, to be paid by the Debtors upon any reinstatement. If upon the sixteenth

1 (16th) day Debtors have failed to cure the delinquency, then Secured Creditor may submit to this  
2 Court an Order vacating the automatic stay as to Secured Creditor, and Secured Creditor may  
3 thereafter proceed with foreclosure proceedings upon the subject Property, pursuant to applicable  
4 State Law, and take any action necessary to obtain complete possession thereof.

5  
6 Submitted by:

7 WILDE & ASSOCIATES

8  
9 By /S/GREGORY L. WILDE

10 GREGORY L. WILDE, ESQ.

11 Attorneys for Secured Creditor

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13 APPROVED AS TO FORM & CONTENT:

14 Kathleen A Leavitt

15 By 

16 Kathleen A. Leavitt

17 Chapter 13 Trustee

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By 

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